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CERTIFICATE OF MAILING

he correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on May _______, 2002.

Attorney for Applicant(s)

PATENT APPLICATION
Docket No.: 1010.2.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED

Applicant(s): James A. Nielsen

MAY 1 4 2002

Serial No.: 10/072,552

Technology Center 2100

Filing Date:

February 7, 2002

) Unit: 2161

Group Art

For:

SYSTEM AND METHOD FOR EXTENDING

AUTOMATICALLY SECURED CREDIT TO

BUILDING PROJECT OWNERS AND TO BUILDING CONTRACTORS FOR PURCHASING BUILDING

SUPPLIES FROM BUILDING SUPPLY

WHOLESALERS

INFORMATION DISCLOSURE STATEMENT

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MAY 2 3 2002
GROUP 3600

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

This Information Disclosure Statement discloses information which has come to the attention of applicant and his attorneys and is being submitted so as to comply with the duty of disclosure set forth in 37 C.F.R. § 1.56. In accordance with 37 C.F.R. § 1.97(b), this Statement is being filed within three (3) months of the filing date of the above-identified application or before the mailing date of a first Action on the merits.

Neither applicant nor his attorneys make any representation that any information disclosed herein may be "prior art" within the meaning of that term under 35 U.S.C. §§ 102 or

103. Moreover, pursuant to 37 C.F.R. § 1.97, the filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made or as an admission that the

information cited herein is, or is considered to be, material to patentability as defined in 37

C.F.R. § 1.56(b).

In accordance with 37 C.F.R. § 1.98, this Information Disclosure Statement includes and

is accompanied by:

1. A completed copy of Form PTO-1449 listing the patents, publications and other

information being submitted for consideration; and

A legible copy of each patent, publication and other item of information in written 2.

form listed on the enclosed Form PTO-1449.

NON-ENGLISH INFORMATION

Pursuant to 37 C.F.R. § 1.98, following is a concise explanation of the relevance (as it is

presently understood by the individual designated in 37 C.F.R. § 1.56(c) most knowledgeable

about the content of the information), of each listed patent, publication or other information that

is not in the English language. Respectfully submitted,

Brian C. Kunzler

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Date: May 8, 2002

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PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION **DISCLOSURE STATEMENT**

(use several sheets if necessary)

SERIAL NO. ATTORNEY DOCKET NO. 1010.2.1 10/072,552 FILING DATE GROUP ART UNIT 2161 May 8, 2002

APPLICANT(S):

James A. Nielsen

REFERENCE DESIGNATION

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	4,747,050	5/24/88	Brachtl et al.	364/408	8/28/87
	A2	4,977,595	12/11/90	Ohta et al.	380/24	3/28/90
	A3	5,455,407	10/3/95	Rosen	235/308	1/27/95
	A4	5,557,518	9/17/96	Rosen	364/408	4/28/94
	A5	5,745,886	4/28/98	Rosen	705/39	6/7/95
	A6	6,029,150	2/22/00	Kravitz	705/39	10/4/96
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	A8	6,078,902	6/20/00	Schenkler	705/35	4/14/98
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	A12	6,134,557	10/17/00	Freeman	707/102	11/20/98

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	L	DOCUMENT NUMBER	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION	
						YES	NO

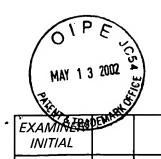
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EVAMMED	DATE CONCIDERED
EXAMINER	DATE CONSIDERED



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DOCUMENT (Including Author, Title, Source, and Pertinent Pages

MAY 1 4 2002 Technology Center 2100

EXAMINER	DATE CONSIDERED